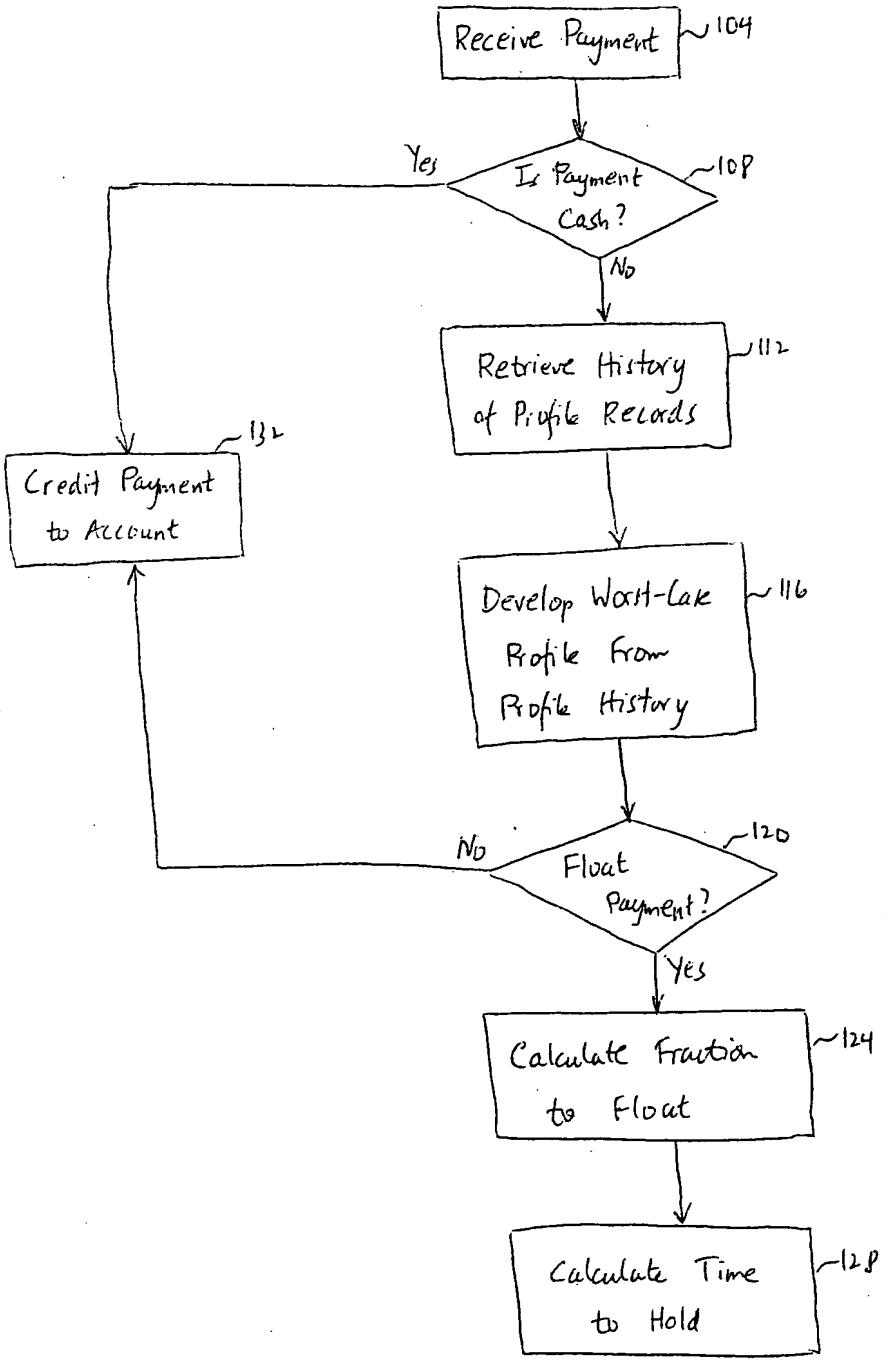
Receive Payment
104
Is Payment Cash?
108
Yes
No
Retrieve History of Profile Records
112
Credit Payment to Account
132
Develop Worst-Case Profile From Profile History
116
Float Payment?
120
No
Yes
Calculate Fraction to Float
124
Calculate Time to Hold
128

Fig. 1

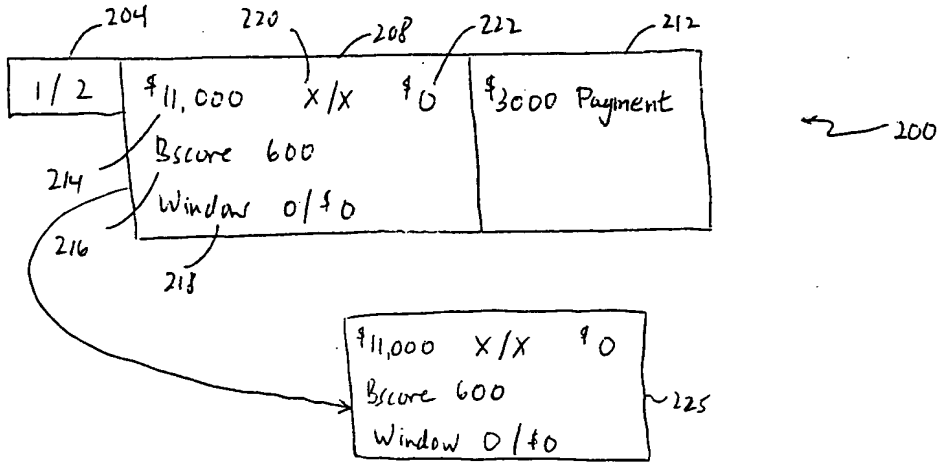
204
220
208
222
212
1/2
$11,000 X/X $0
$3000 Payment
Bscore 600
Window 0/$0
214
216
218
200
$11,000 X/X $0
Bscore 600
Window 0/$0
225

Fig. 2A

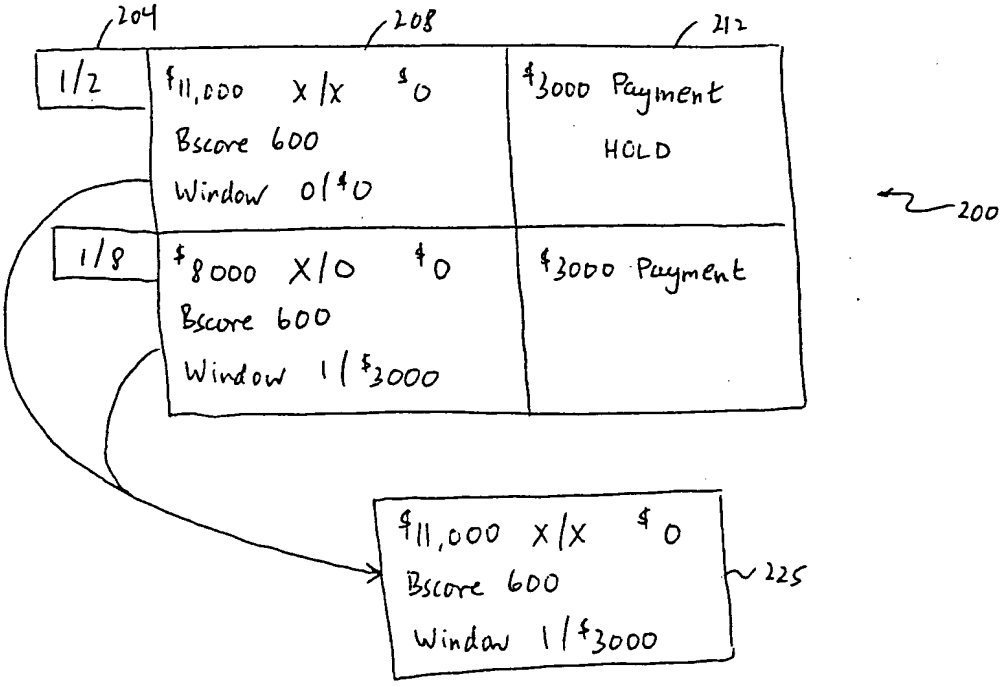
204
208
212
1/2
$11,000 X/X $0
Bscore 600
Window 0/$0
$3000 Payment
HOLD
200
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
$11,000 X/X $0
Bscore 600
Window 1/$3000
225

Fig. 2B

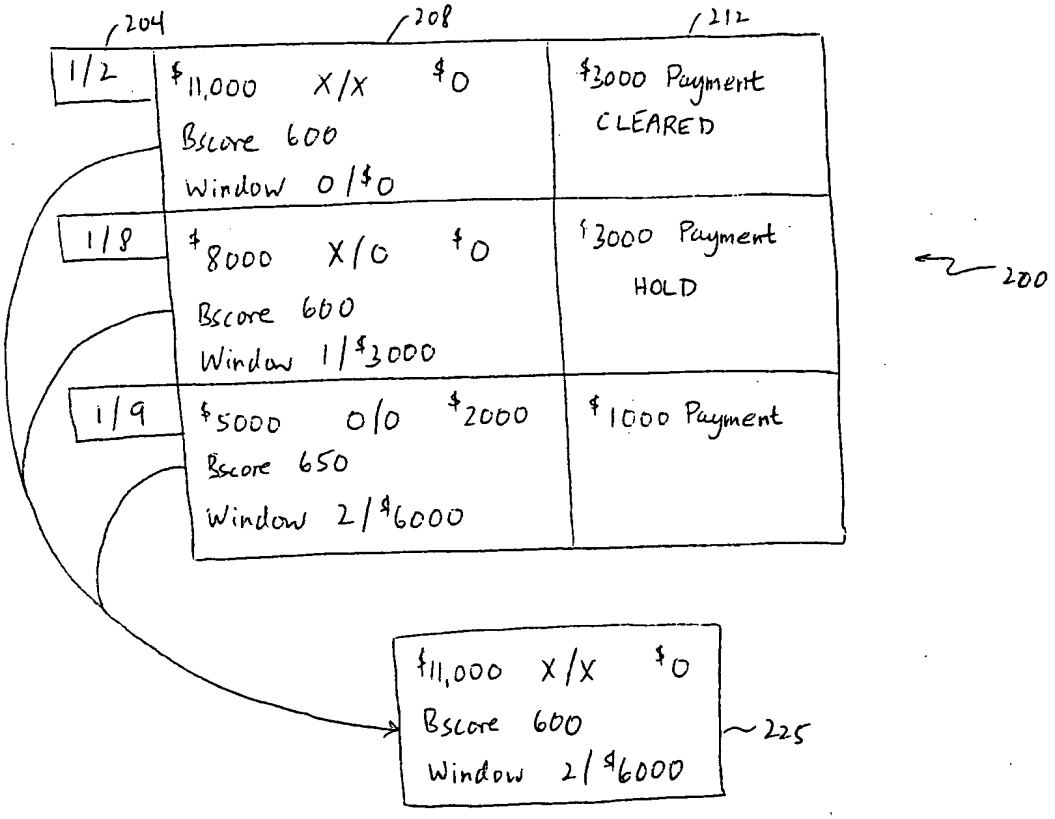
204
208
212
1/2
$11,000 X/X $0
Bscore 600
Window 0/$0
$3000 Payment
CLEARED
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
HOLD
1/9
$5000 0/0 $2000
Bscore 650
Window 2/$6000
$1000 Payment
200
$11,000 X/X $0
Bscore 600
Window 2/$6000
225

Fig. 2C

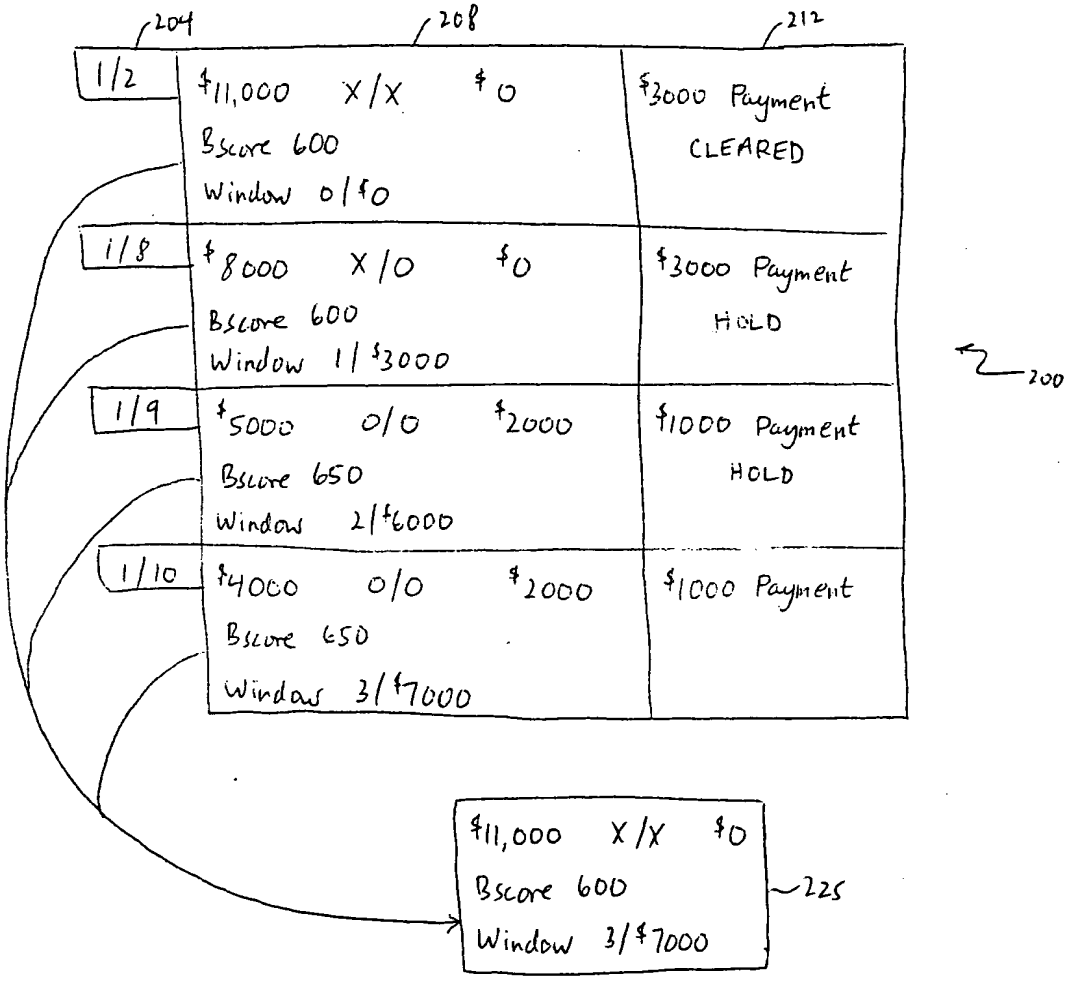
204
208
212
1/2
$11,000 X/X $0
Bscore 600
Window 0/$0
$3000 Payment
CLEARED
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
HOLD
200
1/9
$5000 0/0 $2000
Bscore 650
Window 2/$6000
$1000 Payment
HOLD
1/10
$4000 0/0 $2000
Bscore 650
Window 3/$7000
$1000 Payment
$11,000 X/X $0
Bscore 600
Window 3/$7000
225

Fig. 2D

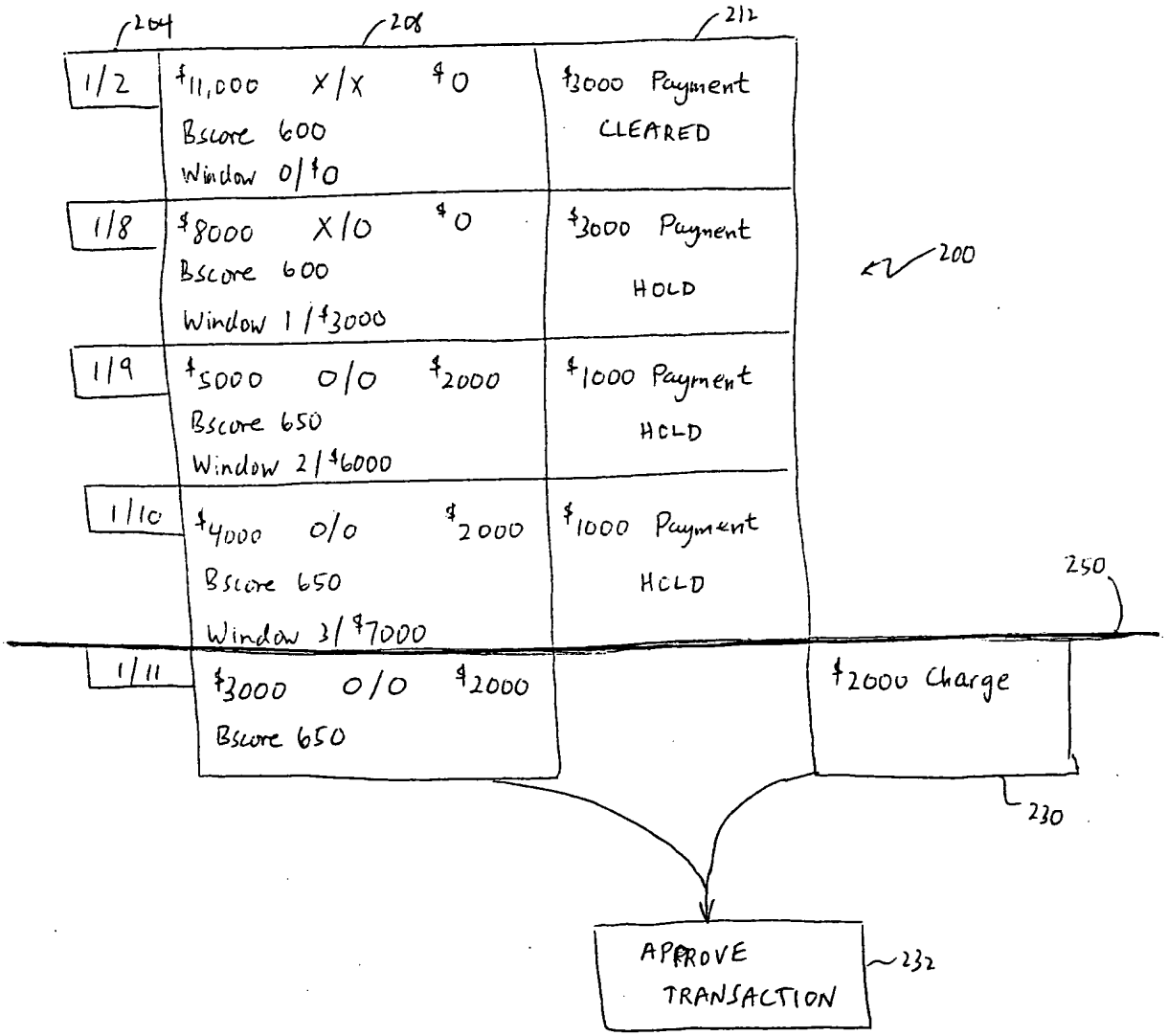
204
208
212
1/2
$11,000 X/X $0
Bscore 600
Window 0/$0
$3000 Payment
CLEARED
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
HOLD
200
1/9
$5000 0/0 $2000
Bscore 650
Window 2/$6000
$1000 Payment
HOLD
1/10
$4000 0/0 $2000
Bscore 650
Window 3/$7000
$1000 Payment
HOLD
250
1/11
$3000 0/0 $2000
Bscore 650
$2000 Charge
230
APPROVE
TRANSACTION
232

Fig. 2E

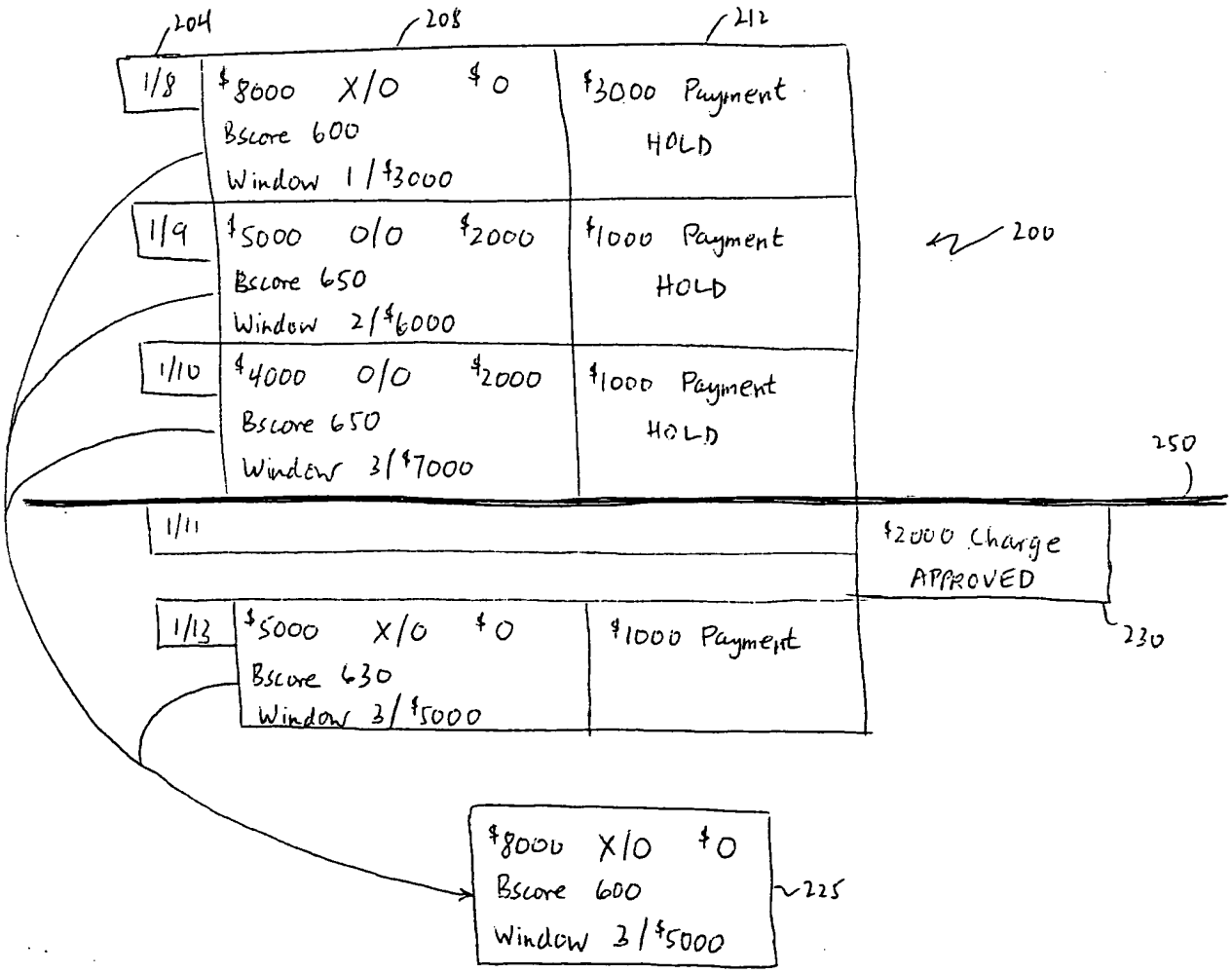
204
208
212
1/8
$8000 X/O $0
Bscore 600
Window 1/$3000
$3000 Payment
HOLD
1/9
$5000 O/O $2000
Bscore 650
Window 2/$6000
$1000 Payment
HOLD
200
1/10
$4000 O/O $2000
Bscore 650
Window 3/$7000
$1000 Payment
HOLD
250
1/11
$2000 Charge
APPROVED
230
1/13
$5000 X/O $0
Bscore 630
Window 3/$5000
$1000 Payment
$8000 X/O $0
Bscore 600
Window 3/$5000
225

Fig. 2F

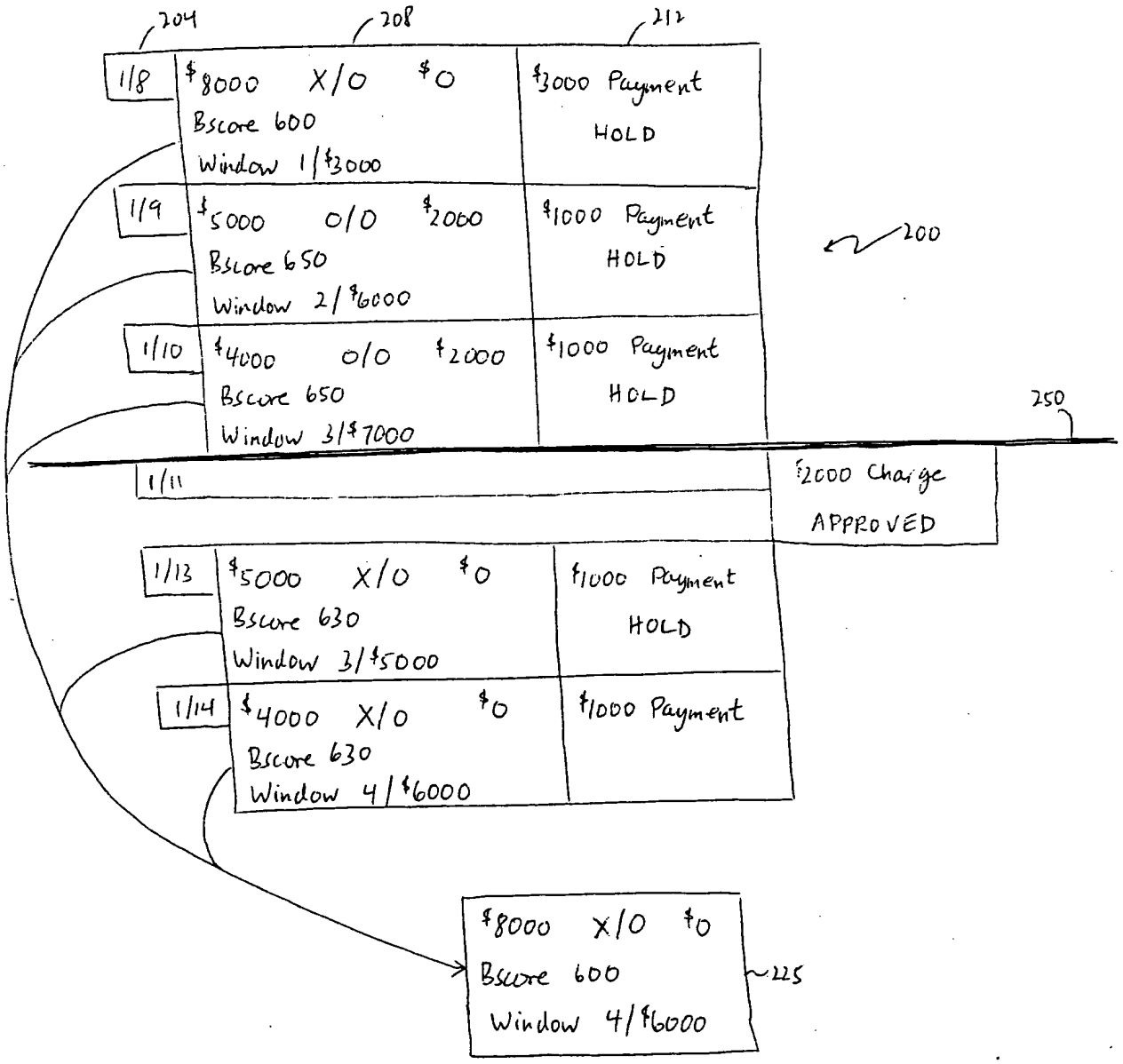
204
208
212
1/8
$8000 X/O $0
Bscore 600
Window 1/$3000
$3000 Payment
HOLD
1/9
$5000 O/O $2000
Bscore 650
Window 2/$6000
$1000 Payment
HOLD
200
1/10
$4000 O/O $2000
Bscore 650
Window 3/$7000
$1000 Payment
HOLD
250
1/11
$2000 Charge
APPROVED
1/13
$5000 X/O $0
Bscore 630
Window 3/$5000
$1000 Payment
HOLD
1/14
$4000 X/O $0
Bscore 630
Window 4/$6000
$1000 Payment
$8000 X/O $0
Bscore 600
Window 4/$6000
225

Fig. 2G

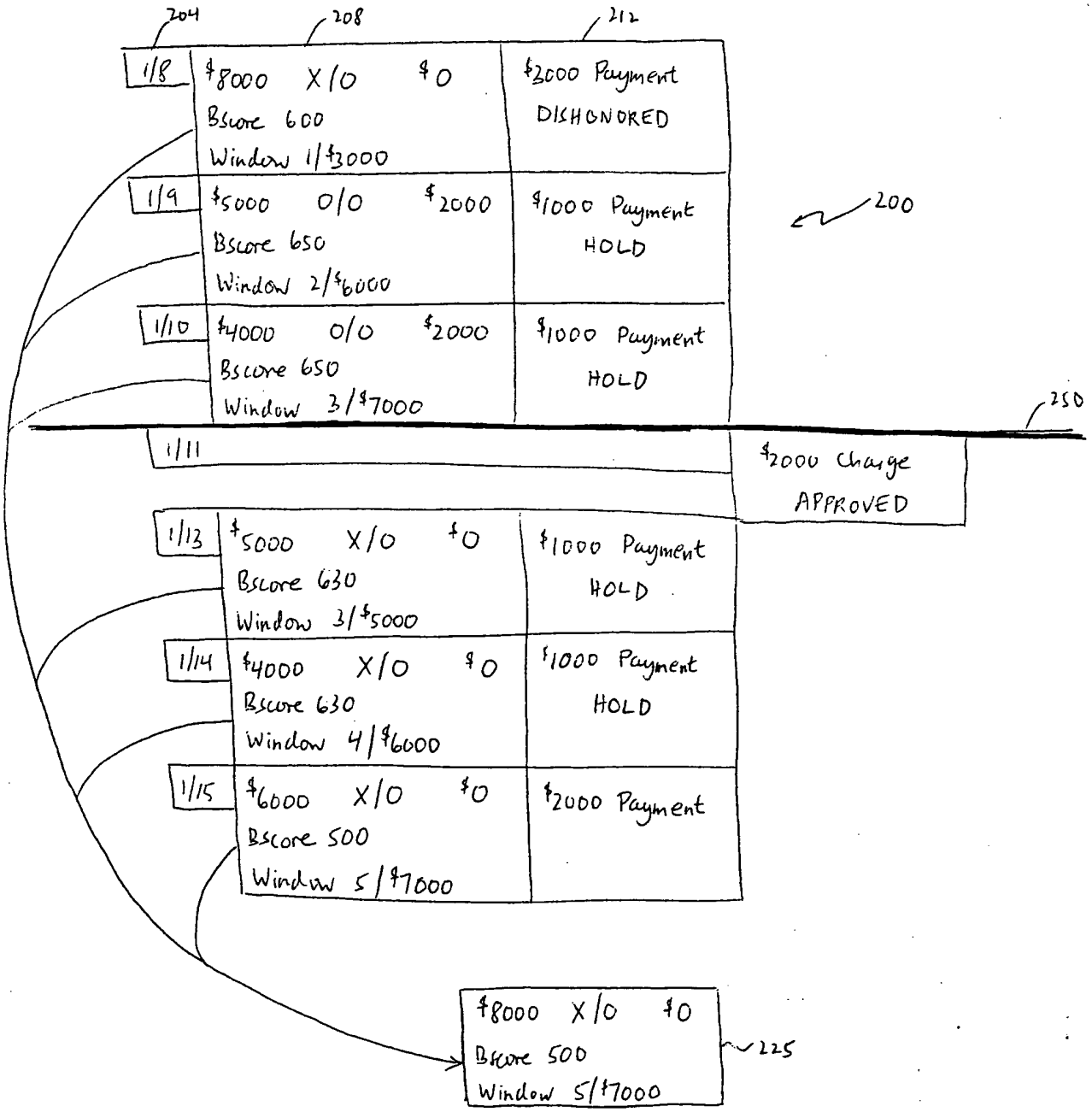
204
208
212
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
DISHONORED
1/9
$5000 0/0 $2000
Bscore 650
Window 2/$6000
$1000 Payment
HOLD
200
1/10
$4000 0/0 $2000
Bscore 650
Window 3/$7000
$1000 Payment
HOLD
250
1/11
$2000 Charge
APPROVED
1/13
$5000 X/0 $0
Bscore 630
Window 3/$5000
$1000 Payment
HOLD
1/14
$4000 X/0 $0
Bscore 630
Window 4/$6000
$1000 Payment
HOLD
1/15
$6000 X/0 $0
Bscore 500
Window 5/$7000
$2000 Payment
$8000 X/0 $0
Bscore 500
Window 5/$7000
225

Fig. 2H

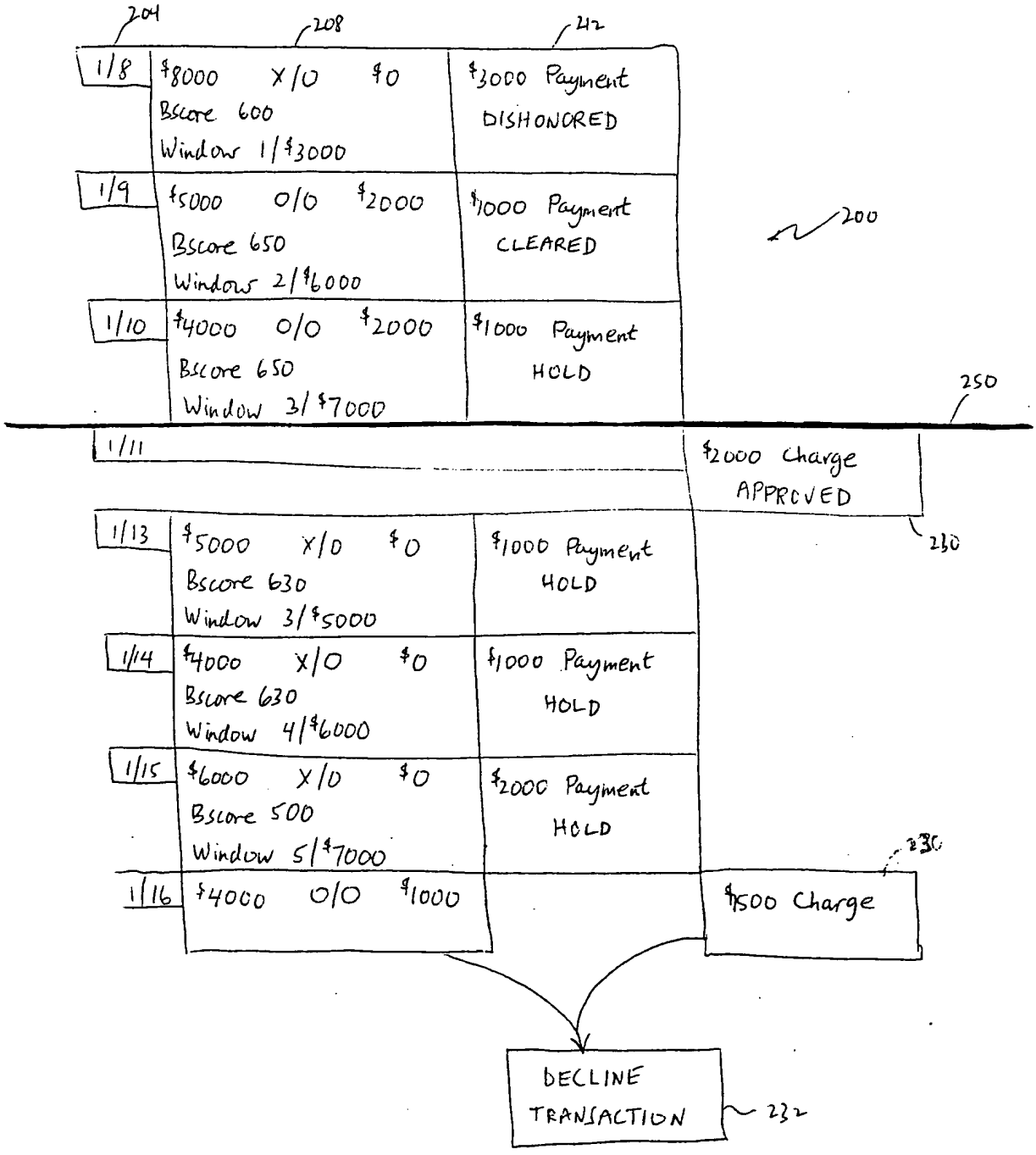
204
208
212
1/8
$8000 X/0 $0
Bscore 600
Window 1/$3000
$3000 Payment
DISHONORED
1/9
$5000 0/0 $2000
Bscore 650
Window 2/$6000
$1000 Payment
CLEARED
200
1/10
$4000 0/0 $2000
Bscore 650
Window 3/$7000
$1000 Payment
HOLD
250
1/11
$2000 Charge
APPROVED
210
1/13
$5000 X/0 $0
Bscore 630
Window 3/$5000
$1000 Payment
HOLD
1/14
$4000 X/0 $0
Bscore 630
Window 4/$6000
$1000 Payment
HOLD
1/15
$6000 X/0 $0
Bscore 500
Window 5/$7000
$2000 Payment
HOLD
230
1/16
$4000 0/0 $1000
$500 Charge
DECLINE
TRANSACTION
232

Fig. 2I

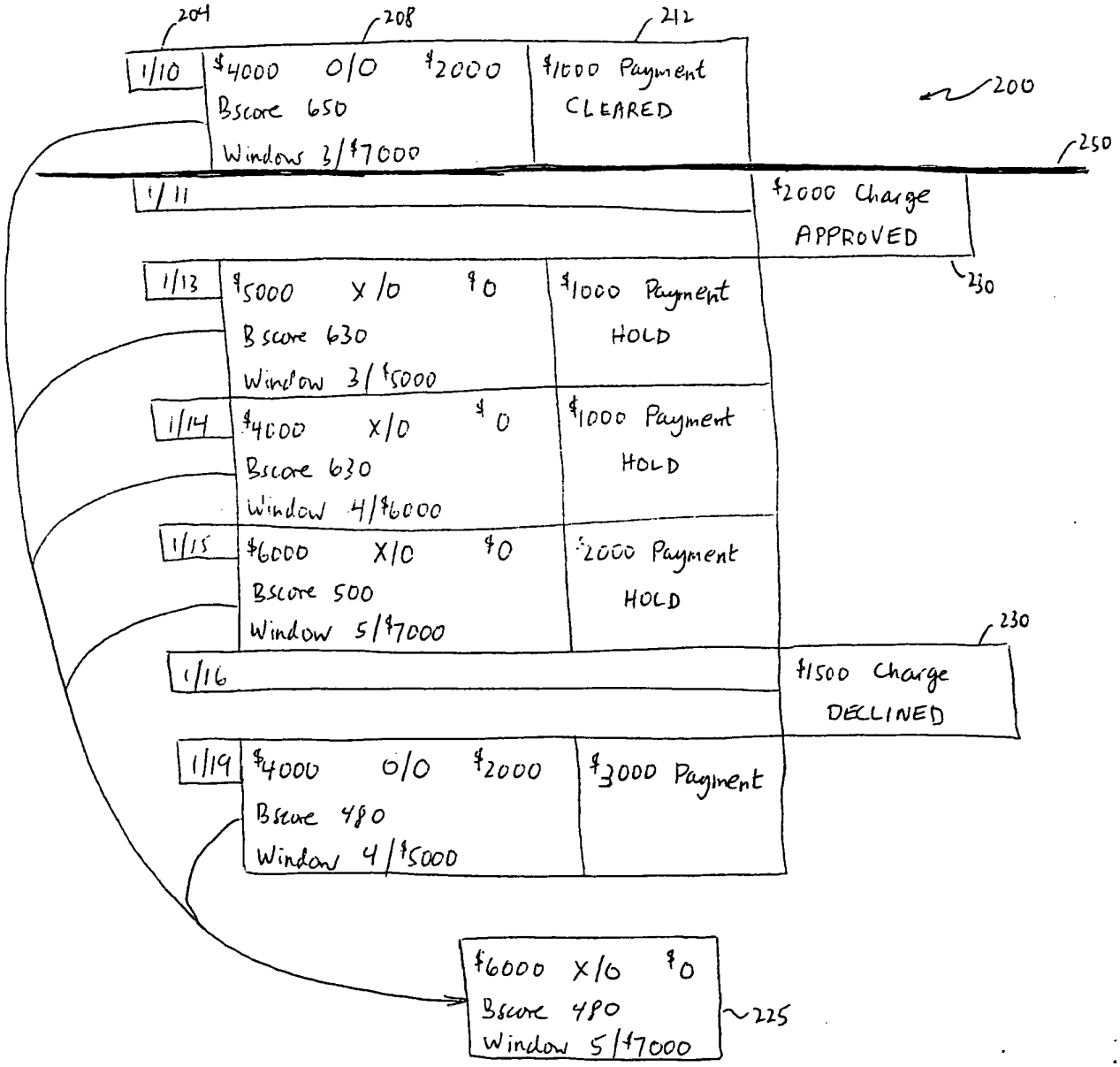
204
208
212
1/10
$4000 0/0 $2000
Bscore 650
Window 3/$7000
$1000 Payment
CLEARED
200
250
1/11
$2000 Charge
APPROVED
230
1/13
$5000 X/0 $0
Bscore 630
Window 3/$5000
$1000 Payment
HOLD
1/14
$4000 X/0 $0
Bscore 630
Window 4/$6000
$1000 Payment
HOLD
1/15
$6000 X/0 $0
Bscore 500
Window 5/$7000
$2000 Payment
HOLD
230
1/16
$1500 Charge
DECLINED
1/19
$4000 0/0 $2000
Bscore 480
Window 4/$5000
$3000 Payment
$6000 X/0 $0
Bscore 480
Window 5/$7000
225

Fig. 2J

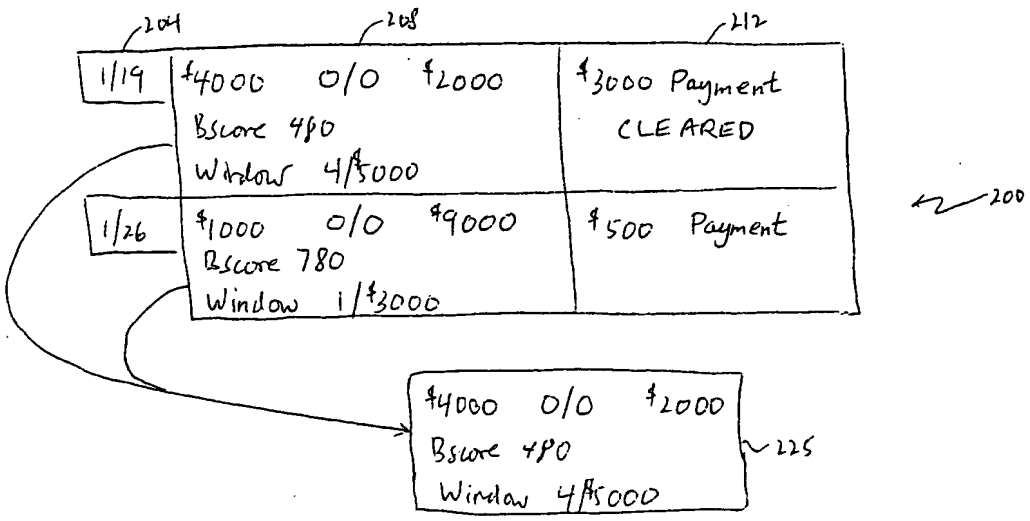
204
208
212
1/19
$4000 0/0 $2000
Bscore 480
Window 4/$5000
$3000 Payment
CLEARED
1/26
$1000 0/0 $9000
Bscore 780
Window 1/$3000
$500 Payment
200
$4000 0/0 $2000
Bscore 480
Window 4/$5000
225

Fig. 2K

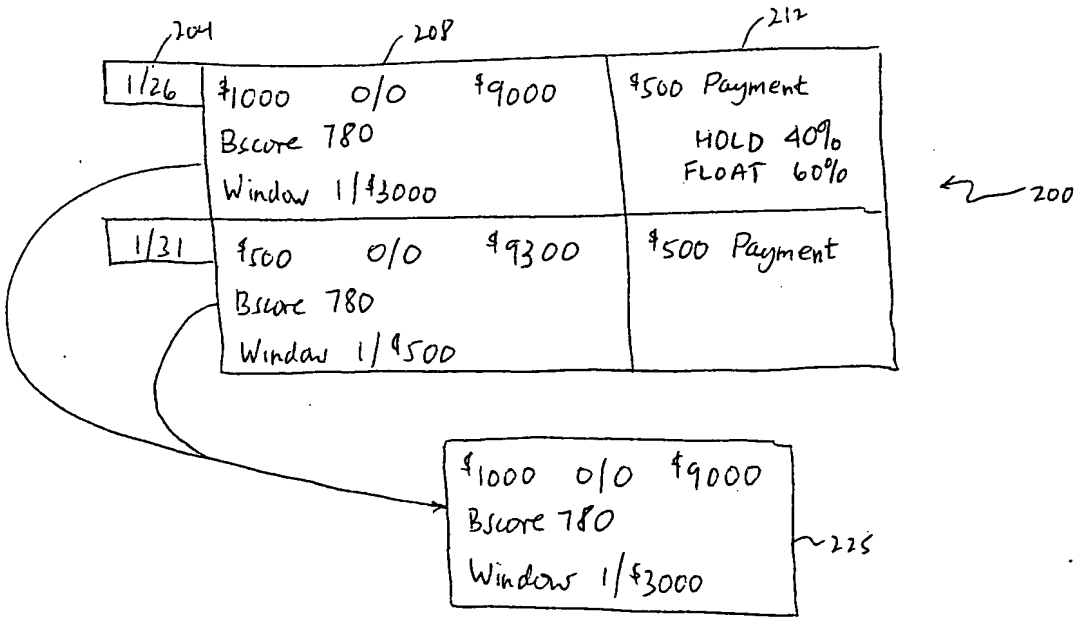
204
208
212
1/26
$1000 0/0 $9000
Bscore 780
Window 1/$3000
$500 Payment
HOLD 40%
FLOAT 60%
200
1/31
$500 0/0 $9300
Bscore 780
Window 1/$500
$500 Payment
$1000 0/0 $9000
Bscore 780
Window 1/$3000
225

Fig. 2L

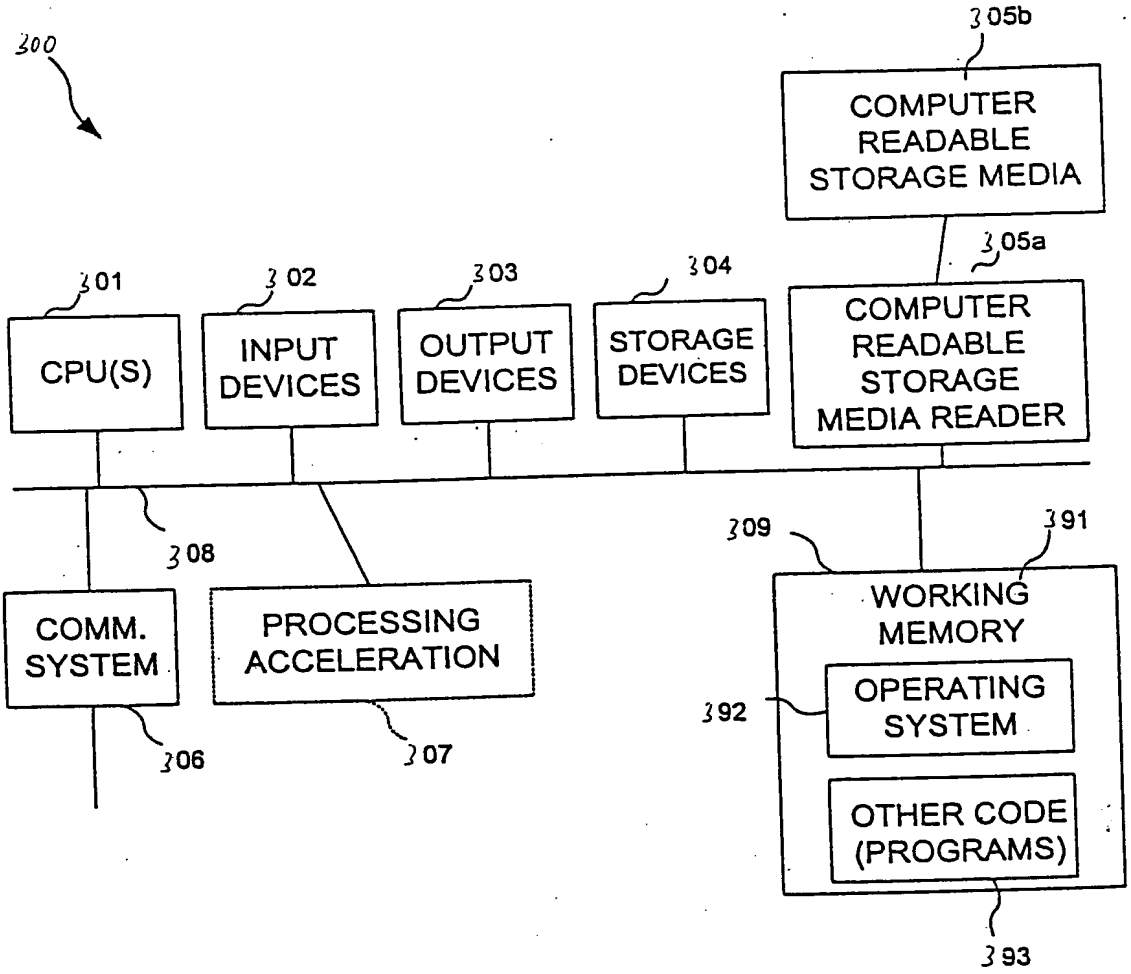
300
305b
COMPUTER READABLE STORAGE MEDIA
305a
COMPUTER READABLE STORAGE MEDIA READER
301
CPU(S)
302
INPUT DEVICES
303
OUTPUT DEVICES
304
STORAGE DEVICES
308
309
391
WORKING MEMORY
392
OPERATING SYSTEM
OTHER CODE (PROGRAMS)
393
COMM. SYSTEM
306
PROCESSING ACCELERATION
307

FIG. 3